

# The Acquisition of a Speaker by a Story: How History Becomes Memory and Identity<sup>1</sup>

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## ABSTRACT

This paper investigates narrative induction as one central means by which institutions acquire new members, and new members acquire a new identity. Narrative induction is the process by which people take on an existing set of stories as relevant to the shaping of their own story. Non-participant narratives (narratives told by speakers not present at the events narrated) are used to reproduce collective memory and induct new participants into this memory. The process has three parts: how a person comes to take on someone else's story as centrally relevant to their own; how a person comes to tell their own story in a way shaped by the stories of others, and how a person's story may come to be told and heard by others within an institution as an instance of a normative pattern. This paper demonstrates each phase of the process, using as data an ethnographic study of a major American insurance company.

## NARRATIVE INDUCTION INTO NEW IDENTITY

In this paper I investigate narrative induction as one of the key ways in which institutions acquire new members, and new members acquire a new identity. I define narrative induction as the process by which a person comes to take on an existing set of stories as **their own** story, and show the dynamics of this process. It is by now a commonplace that memory is not only a neurological process of recording, but also a social process of construction and reconstruction. Even so, we must still problematize the question of what it means for a person to remember something which she did not experience, or indeed, being encouraged or exhorted to remember it as a national or religious duty (Yerushalmi 1989). Memory in this sense is a key to identity, and to the acquisition of identity.

Within a number of fields, including history, anthropology, folklore, sociology, etc., there has been an explosion of interest in collective memory. Most of this work has focused on the definition of collective memory, or on the contents and political contestation of the memory of a particular collectivity. There has been some work on the processes of memory, in particular, the resources which an institution or collectivity uses to express its memory (e.g., (Nora 1996) (Ben-Yehuda 1995), (Linde To appear-a), (Linde To appear-b), (Zerubavel 1995).) However, the question remains of who claims these memories, and whom these memories claim. A statue may exist in a park, a story in an archive. The question is: who learns the story of the bronze figure on the horse, and tells the story as their own. And whose experience comes to be shaped by these stories.

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This paper examines one dynamic of the reproduction of collective memory. In previous work, I have defined what I have called the non-participant narrative (NPN): an oral story told by someone who was not present at the events narrated ((Linde 1998), (Linde 1996)). This work has shown structural and linguistic differences in these NPNs, depending on the identity stance of the teller. Speakers tell stories of their own groups very differently from tales of the Other. In the current study, I move from a structural analysis of the NPN to the processes by which the NPN is used to reproduce a collective memory, and to induct new participants and new stories into this memory. I discuss three major parts of this process: how a person comes to take on someone else's story as centrally relevant to their own; how a person comes to tell their own story in a way shaped by the stories of others, and how a person's story may come to be told and heard by others as an instance of a normative pattern. To show this, I shall examine a very common, and as yet unstudied form of narrative induction: assuming a vocational narrative, in this case, learning to tell one's story as a sales agent for a particular insurance company.

Much of the work on narrative acquisition as identity acquisition has centered on religious conversion narratives, which might appear to recount much more serious identity shifts than stories about a change of job. However, any form of identity change requires a social construction, and is likely to have stories associated with it. In modern American society, occupation is central to people's self-definition. A change of employer, of occupation, or of occupational status (i.e. from employee to independent contractor) all can involve a significant change in identity, and require a major change in narratives.

In the case studied here, I trace the process by which trainee agents of a major American insurance company come to take on the story of the company and its founder, and assume as their own the paradigmatic story of an agent's career. While the process of becoming an agent does require prolonged training and a trial period, it does not require the total isolation and control that total institutions such as boot camp or medical school. Thus, the induction into the company's stories becomes even more important to the process of identity change, in the absence of physical control. Further, as discussed below, employment at this particular insurance company, in contrast to many of its competitors, has features which lead to strong identity formation. In addition, the decision to become an independent contractor sales agent or an employee of this company is a fairly classic case of free market choice: both agents and employees report that their choice to work for this company was economically and personally advantageous, but in almost all cases, they did have other options. Thus, they can reasonably frame their occupational narrative as a story of choice. This has a personal advantage for them: demonstration of an appropriate degree of agency is part of telling an effective professional narrative (Linde 1993). It also has an advantage for the analyst: situations of occupational choice are more likely to be expressed in narratives, while situations with little or no choice are not likely to produce a rich story stock (except in cases of resistance).

## THE DATA

The data source for this study is a major American insurance company, which I shall call MidWest Insurance, which has been in business since the 1920s. My colleagues and I carried out a three year ethnographic study, which includes observations of the training and work of insurance sales agents and their offices, as well as observations of ongoing training programs, sales conventions, regional meetings, special task forces and corporate meetings. This work was originally commissioned by MidWest to answer questions about agents' sales practices, and about the company's new training program for agents. This study gave us access to the long-standing traditions of the company, at a time when those traditions were changing drastically, both by deliberate management planning, and in response to cultural and economic changes in the United States at that time. This paper focuses on the narratives rooted in the old system, which we studied at the beginning of our fieldwork, but also briefly discusses changes in the selection and training process, and their effects on agents' identity formation through narrative.

MidWest Insurance is a particularly rich site for study of narrative and identity, for two reasons. One is that identity as a MidWest agent or employee is rich and multiply supported. The other is that MidWest is a narrative rich company.

### Identity at MidWest

Typically, job tenure at most insurance companies is very short and turnover is very high for both sales agents and operations staff. However, at MidWest, most agents stay until they retire, and turnover for operations staff is also extremely low relative to the rest of the industry.<sup>1</sup> An identity as a member of a company is much more likely to develop when people can expect long term employment with that company.

In addition, MidWest agents are independent contractors, not employees. Without describing all the legal and contractual issues of the independent contractor status, the closest model of the relation of the agents to MidWest Insurance is the relationship of a franchise owner to the parent company. The comparison is not exact, but the main points hold: agents rent or buy their own premises, hire and train their own staff, but sell only MidWest products, with restrictions on how and to whom they may sell. Because agents own their own agencies, they are not dependent on management for financial success; they are personally responsible for much (though not all) of their business development. This means that MidWest agents describe themselves as business owners and entrepreneurs.<sup>2</sup> This is a highly valued identity in American society, and thus one which is likely to form the basis of frequently-told narratives.

Further, employment at MidWest tends to run in families, for both employees and agents, and these kinship relations are displayed, and valued. We have observed that at least half of agents and employees have kin who presently or previously worked for MidWest. And agents, and particularly managers, especially when young, appear to gain credibility at MidWest by a display of

these kinship ties: for example telling stories about what one's father the agent always said about an issue at hand.

## **Narrative Rich**

As I have described elsewhere ((Linde 1997), (Linde To appear-a)) in studies of how institutions remember, this company has a long past, which it works intensely. That is, the past is invoked on many occasions, in many modalities. For example, the main lobby of the main corporate headquarters contains a small museum. This includes a Model A Ford in pristine condition, built in the year the company was founded, a gleaming fire engine from the same period, the first rate chart drawn up by the founder on a piece of brown paper, posters of radio and television programs sponsored by the company, examples of gifts given as performance incentives and recognitions to sales agents, including sets of top hats and white gloves, leather coin purses containing gold pieces, and old and new plaques, pins, and statuettes used as rewards for agents. This display is used in tours for visiting agents and employees as an occasion for stories about the early days of the company.

Another important set of memorial artifacts as occasions for narrative is the use of photographs and plaques. At corporate, regional and local headquarters, corridor walls are lined with photographs: pictures of present and past executives, pictures of outstanding agents, managers and service staff, pictures of graduating classes from various forms of training. We have observed these in use: both tour guides and management use these photographs as an occasion for stories. For example, as we toured the corporate headquarters building, we were shown a photo of a now-retired vice president, and were told that he was the father of someone we had met. This occasioned stories about the careers of both men. Similarly, in the office of a local management team, photos of all the agents were hung on the walls. One manager pointed to two photos to tell us about the Vietnam experiences of the two agents, as a way of explaining what they are like.

It might be argued that any company of MidWest's age, with so long a past, would invoke it. In the absence of intensive studies of other companies of a similar age, I can not argue this from ethnographic data. However, a simple comparison can be made by checking the web sites of insurance companies. This allows us to examine what each company chooses to present about itself to the public. I have examined MidWest and 11 of its competitors, choosing the companies most often cited by MidWest as chief competitors, as well as all those insurance companies offering the same lines of insurance as MidWest listed on the insurance comparison site Insweb ([www.insweb.com](http://www.insweb.com)). Four of the twelve companies make more than a one sentence mention of their histories: three of them, including MidWest locate their history three screens in from the home page. [Farmers, MetLife, and Kemper.] The one company which has its history on its home page has only the single home page. The only company displaying a more extensive history than MidWest has been in business for 50 years longer, and many companies as old have no mention of history at all. Although one would still wish for full comparative ethnographic studies, this quick

comparison does suggest that companies of similar age do indeed differ in the use that they make of their past.

MidWest works its past intensely, and much of that work is done by oral narrative. Agents tell stories about their early days, and the course of building their business. Managers tell stories about changes in the company. And everyone tells stories about the founder of the company. These narratives form a tightly linked system of personal and non-participant narratives. In the next sections, I shall describe this narrative system, and show how it is used.

### **HOW DOES ONE COME TO HEAR ANOTHER'S STORY AS RELEVANT TO ONE'S OWN?**

Narrative induction into a new identity is a process of being encouraged or required to hear, understand, and use someone else's story as one's own. This may be by taking the story of a life as an example of what is possible, and as model for imitation. This may be a religious model: a saint's life, or the life of the founder of the religion, e.g. the *Imitatio Christi*. It may be a model of the overcoming of adversity and difficult beginnings, in order to change either oneself or one's society. Or it may be a professional model: founding a business, or rising in an organization. At MidWest, the story of the founder of MidWest is known by all MidWest agents and employees, and forms the primary story to which all stories of the company and of individual careers refer.

The important issue here is not just the existence of the story, but the social work that an institution performs to make one person's story everyone's story: relevant to everyone, and available to everyone as a real model. The story does not reside only in a book or an archive. It lives in the corridors of the company and the mouths of the members.

#### **The Story of the Founder: Mr. McBee**

The story of the founder, always referred to by name as Mr. McBee, or T. D. McBee, is used to tell the story of the first part of the history of MidWest. There is an authorized history of the company, which was written in the mid 1950's, and is still in print. This history is framed as the story of Mr. McBee; the course of the first 25 years of the company are told as the events of Mr. McBee's life, or the results of his decisions. This personal framing is important to the process of narrative induction. It permits the story to be used by others as a model for a life, in a way that an impersonal account of a corporation would not.

Mr. McBee's story is told as the story of humble but principled beginnings, leading to a triumphant climb to commercial success. The story includes:

- The American rural and small town origins of the founder and the company which still shape the company's values
- A charismatic founder with a distinct vision of the kind of insurance company he wished to found, and a gift for salesmanship. The vision began

with the idea that farmers of good moral character should be charged lower rates for auto insurance, since they ran lower risks than drivers in the city. It also included a distinctive model for the relation between the company and its sales agents.

- The development of the company from a local organization selling auto insurance to an international full service company offering fire, life and health insurance as well. This development is presented as an ever-growing commercial and ethical success, although the story is sometimes invoked to make the point that MidWest has faced hard times before, and overcome them, the details of the previous hard times are not specified. It is the upward trajectory that matters.
- The frequently repeated claim that the company is a family, and holds family values. (As mentioned above, many employees and agents in the company have family members who also work for the company, and the five presidents of company have come from two families.)

The story of MidWest and Mr. McBee has its own particularities, but is also a familiar American success story. MidWest is not the only American company that locates its origins in rural Midwestern values, or in the probity and venturesome spirit of its founder. Thus, this story is embedded within a matrix of American stories which help to shape its structure, just as this story helps to structure the stories of its members. These relations are similar to influences on individual life stories which I have discussed (Linde 1993). Here, people may frame their own stories in terms of coherence systems available in the culture, such as Freudian psychology, astrology, or the “common sense” of a speaker located a particular historical and class position.

It is beyond the scope of this paper to trace these embeddings. However, note that I deliberately avoid calling the story of MidWest and Mr. McBee a master narrative. This term is widely and loosely used, but at least in Lyotard’s usage, a master narrative is not itself a narrative, but rather a more abstract set of beliefs which shape actual narratives. To use some of Lyotard’s examples (Lyotard 1985), the Enlightenment or the belief in Progress are master narratives. As a linguist, I note that these are not themselves stories, but rather plot lines for stories. In contrast, the story of MidWest and Mr. McBee have very definite linguistic and semiotic representations; they are, themselves, stories.

## **LEARNING THE FOUNDER’S STORY**

There are many ways that a new agent or employee can come to learn this story, and in which experienced members are reminded of both facts and their official meanings.

### **Forms of the Founder’s Story**

There is an authorized biography of Mr. McBee, which was commissioned by MidWest after his death. It was prepared by a professional historian from archival and interview materials, and published by a major publishing company as a trade book. We have seen it prominently displayed in executives' offices. When we began fieldwork, we were told to read the book, in order to really understand the company. I initially had some question about whether this book functioned more like a ritual object, whose function is to be displayed, or as a text which is assumed always to be relevant to the present, and quoted and interpreted continuously. (This use is reminiscent of the definition in (Smith 1993) of scripture as a text which a community treats as being at all times relevant to how to proceed with one's life.) Our fieldwork has shown that the book is read and quoted, rather than just displayed. For example, one manager told us that she mines it for materials to use in speeches at meetings since "I don't come by it by blood." That is, that she is relatively new to the company, having previously worked at another insurance company, and does not yet have full knowledge of the oral tradition of her current company. (The history is certainly also displayed: for example, we have often seen it on managers' bookshelves, facing forward so that the front cover may be seen.)

The monthly company newsletter at times retells stories of the founder's life, and of the company's history. In 1995, it ran a year long series of highlights of MidWest's history, organized by decades. Reprints of this material are used in training new employees. To indicate another very typical use of the biography, a regional newsletter commemorated "Founder's Month" by reprinting excerpts from the founder's biography, adding the following framing to indicate why these 75 year old events are relevant today:

1998 finds MidWest again re-inventing itself to meet the challenges before us. In the spirit of T.D. McBee, we will face these challenges head-on, never forgetting that the framework and very foundation of our company is providing good, honest service to our policyholders. (Coast Lines, Vol. 3, No. 7, July 1998)

Similarly, it is very common for upper management to tell stories of Mr. McBee and the history of MidWest in speeches at regional and national conventions, to explain some change in policy or direction as consistent with the fundamental principles of MidWest and its founder.

Several videotapes of the history of MidWest have been made, and are also used orienting new members. These videos include movie footage of the early headquarters of the company and the typical Model T Fords they insured, still photographs of the presidents, interviews with retired employees, early radio and television commercials for MidWest, etc. We also observed some of this footage used at a MidWest sales convention in San Francisco in a sixties-style psychedelic light show, which assumed that the images were so familiar that a flash exposure in altered colors would still be meaningful.

Facts about the history of MidWest and the career of Mr. McBee have been made into board games, and Jeopardy-style quiz shows, which are used as light relief at training and sales meetings.

*What is the Process of Induction.* As I have already argued, the history of MidWest and the story of its founder is used to explain and shape the future as connected with the past, and is made available to newcomers in many forms of representation. I now turn to the issue of how it is used in training, to induct new members. This is a lively process, with much participation.

For example, I observed a training session for new employees in which the first morning and part of the afternoon of a three month full time training period covered the history and values of MidWest. The video history was shown, and the manager doing the training then asked the students what stood out in the video. He threw a small roll of candy bearing the MidWest logo to each person who mentioned a striking fact. She then passed out sheets of company milestones by decade, and went through them, discussing high points in the company's history, interspersed with stories of her own involvement with MidWest.

Similarly, I have observed a training event for new managers in which someone who describes himself as the "unofficial historian" of the company<sup>3</sup> gave a speech on the history of the company. All of them had undoubtedly already heard most of the facts and read the book. But the speaker was lively and humorous, framing parts of the speech as a sermon or a revival meeting: "Now brothers and sisters, that's **sales leadership**. If you want to say amen, go ahead. (applause)" He was also able to add details not in the official history: the original version of a well known slogan, the origins of the names of local buildings. What was most striking was how engaging the speaker was, and how engaged the audience was.

Thus far, I have shown the ways in which MidWest makes its story available to new and old members, and indicates that it is to be heard not as quaint or historically interesting, but as relevant to agents' own stories. I now turn to the question of how members come to use this story.

## USES OF THE STORY

The induction process I have described is certainly effective. Agents and managers do tell and retell the story of MidWest, and frame their own stories with reference to it. The following are some typical uses which we have observed.

In our observations of the work of sales agents, we found that with clients, agents may discuss the history of the company only briefly, as part of their sales presentation of the company as a stable, reliable firm with a trustworthy 70 year history. However speaking to us, and in conversations with one another, they frequently invoked parts of the stories of the founder, and the history of MidWest. For example, in a meeting of the agents of one district, a panel of



several retiring agents described their own careers in the company, relating it to the company's history, and to the founder's vision. In particular the agents recalled previous hard times similar to MidWest's current situation, and in particular, a new contract being offered to the agents. The effect was to gently satirize the managers' rhetoric of the present being a unique time of crisis. At the same time, the retiring agents assured their colleagues that just as they and the company had overcome previous hard times, so would they triumph again. "I've been with this company for over four decades. We've had the same damn problems, and we came out on the other end smiling."

One agent who gave his history was someone known as particularly outspoken and critical. In fact, he began his talk with a quote from the country music song "Take this job and shove it". He mentioned that he had come in to the company just when the previous contract was being offered to agents. He drew the parallel to the new contract being offered, remembering that agents who did not take the new contract suffered. Thus, although he satirized the degree of crisis that management was claiming, he also affirmed that the company's past could be used to understand the present and to predict the future: the company could be relied on to change in a way that would preserve its essential identity and its concern for the welfare of its agents.

In another example of the company's story used by an agent, in an interview, one agent's description of the kind of business he did not want included the phrase "the moral factor." This is a term used by the founder to describe the kinds of clients he was targeting: members of farm mutual associations, who would be likely to be solid citizens of high character and good business judgement. Their risk levels would be much lower, he believed, than those of people who bought their cars on installment plans, or who used their cars for taxi or other commercial services. Seventy five years later, the term "moral factor" has been redefined, but continues to be used by agents to describe an expanded and updated notion of desirable clients.

A further example is an agent discussing the importance of the rural, mid-western origin of the company as a guarantee of its integrity. Yet this agent was born in a major metropolis, and had worked for his entire career in California suburbs.

An indication of how these narratives are used is an example told by a manager to one of our field team. This is a story about the way Mr. McBee dealt with news stories critical of MidWest. (See (Linde 1998) for an analysis of the difference between the oral and written versions of this story.) The manager told us this story just after telling a story about how MidWest faced serious business difficulties just after the end of World War II and was saved by the actions of the agents, who showed the same determination and dedication as the founder. The narrator concluded this story about the attitude of agents at this time: "And if someone ran down MidWest Insurance, them's fighting words. I'm the same way. I still am." He then moved immediately to his story of the founder, which shows how the founder dealt with someone running down the company. By its placement and framing, this story demonstrates how agents and management,

and the speaker himself continue to share the founder's qualities of determination and loyalty to the company.

### **Learning to Tell One's Own Story**

Part of coming to tell someone else's narrative as one's own is learning *how* to tell one's own story. Thus, in religious contexts, one must know not only which stories to take as models, but *how* the model is to be used.

One such case, which has been extensively studied, is voluntary conversions and the stories of these conversions. In conversion stories, we see that conversion to a particular religion or ideology often requires not only a change of one's stories, but a change to a narrative of a particular structure. For example, studies of Alcoholics Anonymous have shown that the process by which AA works is a narrative conversion: coming to learn to tell one's own story **as** the story of an alcoholic ((Cain 1991) (Holland 1998)).

(Danziger 1989) gives a specific example of how members of religious groups judge the sincerity of religious conversions by the appropriateness of the story structure. He describes a forum on "Returning to Judaism" in which two newly Orthodox Jews described their process of returning to Judaism. The first speaker was a young woman who had had a non-religious upbringing, knowing only that her family was Jewish. She had moved directly from a period as a self-described "Jesus freak" to a return to Jewish Orthodoxy after an encounter over several days with a powerful and convincing speaker who persuaded her that she had found the presence of God. The second was a young man who had slowly moved towards Orthodox Jewish observances first through friendship with a neighbor and then through study with an Orthodox outreach group. The members of the audience found the young woman's story unconvincing, but were persuaded that the young man would remain within the community. The young man had acquired not only the belief system but also the appropriate narrative of the religion of his conversion. The young woman told a narrative whose structure would have been appropriate for a Christian conversion, but was inappropriate for Judaism. On this basis, members of the religion made a judgment, which later events proved incorrect, about the sincerity and likely duration of these people's conversion.

In examining conversion stories, it is particularly important to distinguish between religions in which conversion stories are **used** as part of the ongoing activities of the group, and religions in which they are incidental. For example, a number of evangelical Christian groups include occasions for testimony: telling one's own story as part of an attempt to convert others. Mormon services regularly include a segment in which a speaker describes coming to accept or to understand tenets of church teachings, or demands made on personal behavior (Kendall 1995). In contrast, many Zen and Tibetan Buddhist groups in America have grown entirely by conversion, but do not officially include, and may even discourage the exchange of stories about how one became a Buddhist. It is those groups with occasions for telling conversion stories that are most likely to develop a preferred form for these stories.

A second part of the acquisition of a vocational narrative is to learn what parts of the model are **not** to be emulated. Christians may expect to have to take up their cross, but they understand that this will not include rising from death after the third day. Similarly, the apostle Paul's life may serve as a model of sin, sudden realization and repentance. But most Christian denominations which would encourage converts to take up Paul's story as their own would not then encourage them to speak with apostolic authority.

Similarly, to be a MidWest agent means not only knowing and accepting Mr. McBee's story as relevant, but also to know which parts of it are to be used in guiding one's actions. So agents describe themselves as determined, highly principled entrepreneurs, just like Mr. McBee. But while they are business owners, they are not business founders. A dramatic turning point in Mr. McBee's life came when he complained about the insurance company he worked for, and was told "Well, T.D., if you don't like the way we run things, go start your own company." This is told as a valued indication of his character, but it is not presented as a model for action by the agents. Likewise, agents can not imitate the founder in developing new products, or new pricing policies. (A similar phenomenon is discussed by (Martin 1985).)

Agents also describe themselves as holding values similar to Mr. McBee. However, unlike religious identity stories, they do not describe themselves as deriving these values from the story and example of the founder, but rather as coming to MidWest because it holds similar values to their pre-existing ones. For example, one manager explained that she had chosen a career at MidWest because its values were consistent with the values of her church: she had, in fact, been recruited into MidWest by a fellow parishioner. This is generally known at MidWest. We have been told by managers that the process of successful recruitment requires identifying potential agents with the right values, because skills can be taught, but character can not.

Agents also tell their stories as the story of success: a trajectory that moves ever upwards. This matches to the official story of MidWest as an ongoing success. Stories of nearly averted disasters are not valued, although they are common in other types of business. This is understandable, since the primary value for an insurance company is stability. Since insurance is primarily a promise to pay, there should never be a question raised about whether the company will actually be there if and when the time for payment comes.

### **Who Does Not Come to Use the Story of the Founder**

Thus far, I have described the process of narrative induction primarily for agents. I have given some examples from managers, but nearly all managers entered MidWest as agents. Within MidWest, agents are the privileged group. As independent contractors, they have a great deal of control over their actions, including their financial decisions, and are described by management as the foundation, and the primary asset of the company. We have not had the opportunity to study the operations staff: claims processors, underwriters, etc.

However, we have some reason to believe that they too are inducted into a version of the history of MidWest, as a part of the MidWest family.

The group that markedly does not come to use this story is agents' staff members. Because they are independent contractors, agents hire, train and pay their own staff members as they choose; their staff members are not formally employees of MidWest, nor is there currently a career track which would allow them to move to becoming agents. While some agents' staff members speak of being a part of MidWest, others orient only to the agent hiring them. And we have heard no staff members use the story of Mr. McBee as relevant to their own story; institutionally, it is not.

In addition, not all agents choose to take on the story. After an initial trial period, agents are independent contractors, and part of that independence includes a choice about the degree of participation in MidWest activities and culture. Thus, we have observed some agents taking only parts of the story, or varying between using the MidWest story, a counter-story, or an entirely different story, depending on the occasion and the addressees. This, of course, is known to other members, and forms part of their judgements. We have, for example, heard some agents described as "very successful, but not really MidWest."

### THE PARADIGMATIC STORY

The founder's story is not that can be used by others as their own. The stories of individuals who have a typically successful career can come to be used as teaching instructions on what is possible, and what to emulate. In this section, I discuss how such individual stories can become institutionalized for general use within MidWest, as what I call the "paradigmatic narrative". (Another way that someone's story can be used by others is as a bad example, a paradigm of what not to do. However, we have observed little or no such use of bad examples at MidWest.)

Here, I will describe a particular class of non-participant narratives at MidWest which were used to induct trainees into membership as agents, which show them possible career trajectories and opportunities, as well as what these trajectories demand. I will thus be examining both the content of the narratives, and the ways that they are used.

*Definition of Paradigmatic Narrative.* I define the paradigmatic narrative as a representation of the ideal life course within an institution, including its stages, preferred time for attaining each stage, preferred age at beginning and end, possible options, etc..<sup>4</sup> Readers of this paper may be most familiar with the paradigm for an academic career: the move from graduate student to tenure-track position to promotion and tenure, and status within a department. Not every graduate student achieves this career, and many may add steps such as post-doctoral fellowships, lateral moves into administration, etc., or may take unusually long or short periods for each stage. However, the pattern is clear, even if individual instantiations differ. (See (Traweek 1992) for an example.) For the professorate, this career is institutionally reified, with each stage achieved

through institutional decision. In contrast, the career of a sales agent at Midwest has only one named and institutionally reified stage: the move from trainee agent to independent contractor. However, there are recognized stages, which form an important part of the social practice of the company. These stages are identified and conveyed by narratives, told both by the agent in question, and by others.

The paradigmatic narrative is distinguished from a myth or folktale, because the full paradigmatic narrative is never told on any given occasion. Rather, pieces of it are told as possibilities. Thus, a manager recruiting a possible new agent might cite the beginning part of the story: "You'll work hard for the first seven years or so, and then you can start to reap the rewards. You can invest and then rest. Look at the kind of business Bob built. He had to work hard at the beginning, but now he can take off every Wednesday to play golf." Additional stages are described, in the form of narratives of the careers of others, as they become relevant for a particular individual. The paradigmatic narrative represents an ideal trajectory, in this case the trajectory of an ideal agent's career from the 1960's through the 1990's. By ideal, I mean that it represents a career that many agents accomplished, the sequence that an agent could expect if he had no unusual reverses. It was an implicit social contract, though not a legal one.

The paradigmatic narrative is a way in which some people's stories are told as exemplary. Not all careers fit the paradigm, and not all stories form part of the paradigmatic narrative. Thus when a manager tells a story about George, it may only be understood as a story about George. But when he tells a story about old Bob down the street, it is to be understood as an instance which approximates to the ideal agent career, and which the hearer can understand as a model for himself. Similarly agents tell their own stories as instances of the paradigm, or as conscious deviations from it. As Goffman (1981) has pointed out, it is the task of a narrator to justify the apparent egotism of telling a personal story by making it the story of Everyman, what any reasonable person would do in similar circumstances. The paradigmatic narrative represents the work of an entire institution to create such relevance for particular narratives.

### **Analyzing the Paradigmatic Narrative**

As mentioned above, the paradigmatic narrative is a temporally discontinuous unit, which is never told fully in a single telling. (See (Linde 1993) for a discussion of the individual life story as a temporally discontinuous unit, which is composed of a lifetime of individual narratives.) In the case of the paradigmatic narrative, it is the analysts who have represented it in an atypically unified telling, on the basis of an analysis of the similarities and uses of narratives which we have observed being told within the institution. The following questions are used to analyze a paradigmatic narrative.

1. Who tells it? Is the story told only by the protagonist, or by others as well? That is, is it a non-participant narrative (NPN)? If it is an NPN, what is the status of the narrator? Narratives told by someone in authority, such as a manager recruiting a new agent are likely to be instances of the paradigmatic narrative.

2. Why is it told? The narrative may be told in such a way as to indicate that it recounts idiosyncratic events, or that it demonstrates a general pattern. It is general patterns (or what are believed within an institution to be general patterns) that form the paradigmatic narrative.
3. What are the events? The paradigmatic narrative is composed of many stories, all of which have very similar event structures. For the paradigmatic narrative of MidWest, all instances begin with a difficult beginning and very hard work leading to a successful business, which allows the protagonist to relax and reap the rewards of his labor. Agents boast of having been “scratch” agents, that is, having started from scratch and built up a clientele, rather than being given a retiring agent’s book of business.
4. What are the evaluations? The narratives that form the paradigmatic narrative have evaluations that form a set of core values, which are exemplified in the story of the founder. In the case of MidWest these are: hard work, honest dealing, family relation between the agent and the company, and strong, long-term relations between agents and clients. There are events, actions, and decisions, which would be highly valued at other companies, that are not valued at MidWest, such as radical innovation, extreme risk-taking, and sacrificing of one’s personal life and family relations for the sake of the job. If any such narrative were told at MidWest, it would not form part of the paradigmatic narrative.
5. What is the relation of the paradigmatic narrative to the promotion and reward structure of the organization? The paradigmatic narrative matches the reward structure of MidWest. MidWest honors agents by publicly presenting awards at regional and national meetings, by profiling them in a monthly magazine, and by asking them to teach other agents, serve on task forces, etc. These honored agents generally have careers matching the paradigmatic narratives, and these careers are narrated at such events.
6. What are the occasions for the telling of the paradigmatic narrative? Certain types of occasion conduce to the telling of narratives that form part of the paradigmatic narrative. Instances of the paradigmatic narrative are very likely to be heard on formal, ceremonial occasions. Part of the reward ceremonies at conventions and meetings involves a senior manager narrating the story of the agent being honored. Another important occasion on which they were told is during conversations about recruitment: a manager suggested to a potential candidate what an agent’s career could look like.

The paradigmatic narrative was not just told *to* agents, but also was used by them to define their own progress and success. It allows them to measure whether they are on track or not, and how they should feel about where they are. It suggests what kinds of work and rewards may be expected at different points in a career. It also forms a context for response to demands from management. An agent may consider if a particular demand is reasonable given his stage of development. For example, agents have no problem with a manager asking a second-year agent to stay evenings and weekends to make cold calls. However,

the same demand made of a fifteen-year agent, even one who is quite unsuccessful, violates the paradigmatic narrative and the sense of the ideal career. In discussing their professional history, agents will mark stages of their careers by how many evenings they had to work. Note that such ethno-measures are common in many occupations. Professors know how long it should take to make tenure; nurses know when they should no longer be asked to work the night shift; lawyers know how long it should take to make partner; physicists know by what age one has shown whether one is still in the running for a Nobel prize or not.

### **Paradigmatic Narrative: The Story of Bob**

I here present MidWest's paradigmatic narrative, which I have called "The Story of Bob." The choice of name is deliberate: this story is definitely gendered. (The quoted material comes from statements by agents and managers.)

#### *Recruitment.*

Bob became a MidWest agent in 1957 when he was 27. He and his wife Helen became friendly with Doug, a fellow church member, who had just moved to the community as a MidWest manager. Doug talked to Bob about the insurance business and eventually recruited him to become an agent. When Bob left his former employer, Montgomery Ward, his boss told him, "You'll starve."

One motivation for Bob's interest in becoming an insurance agent was an event that had happened many years before. As Bob described it, when he was in high school, his father died of pneumonia, leaving Bob's mother and the family "behind the 8-ball." What was especially catastrophic about the event was the fact that Bob's father had canceled his two life policies just two months before he died, for economic reasons. Many years later, Bob reflected on his decision to leave retail sales: "The last one to help a bereaved person is the MidWest insurance agent."

In the fall of 1957, Bob and Helen were interviewed by MidWest. About the interview, Helen said, "MidWest interviewed both of us. They hired the both of us." In the late fifties, MidWest was looking for a "team," and a supportive spouse (almost always a wife) proved invaluable to the success of the new agent.

#### *Hungry Agent.*

As Bob's manager warned him, the first years were tough. Bob worked out of a small office, with his wife as his only staff member. In the beginning, Bob "banged on doors" during the days, a strategy he says would not work now, because so few women are home during the day. He also left brochures in the handles of parked cars but never on windshields because he, personally, "hates that." Bob spent five years slowly and methodically building his book of business.

After four years of this, his book of business grew to the point where he could afford to hire a full time staff member, and his wife was able to stay home with

their children. Bob began to look for a larger office in a better location, which would allow him to house a larger staff and attract more business.

At his point, MidWest attempted to recruit him into management. Bob was asked to go into management at a time when he had proved himself to be a solid, capable agent but not before he became so successful that his income would drop if he left agency for management. In Bob's case, he was approached on two occasions to leave agency. And in both instances, Bob declined, unwilling to give up his independent status to become an employee of the company, but proud to have been asked.

#### *Mature Agent.*

No longer did Bob make cold calls or knock on doors. Rather, the business was feeding itself through numerous referrals and long-term clients. Also, Bob only occasionally worked on week-ends. Instead, business, and people, came to Bob, and to Bob's office. He developed different, increasingly sophisticated business strategies more consistent with his notion of what it meant to be a "mature" agent. Less concerned with simply "making it financially," Bob was now motivated by other rewards -- peer recognition, Top Sellers' Club, trips with friends who were also top sellers, etc. He enjoyed the prestige of being known as a top selling agent, enjoyed showing his plaques to his clients, enjoyed the company of other top sellers, enjoyed being able to take time off to golf with fellow agents.

#### *Senior Agent.*

After more than twenty years as an agent, Bob slowly moved to being a senior agent. He took on additional responsibilities in the company, including mentoring young agents and teaching classes when invited by his manager. Finally, after 38 years of running an agency, he retired from MidWest. Attending Bob's retirement party, hosted by MidWest, were dozens of clients that he had serviced during his years in agency. He was especially pleased that his first manager, who recruited him all those years ago, was at the event.

### **Creating and Learning the Paradigmatic Narrative**

As discussed above, this representation of the paradigmatic narrative was created by the research team. However, when we presented it to agents and managers at MidWest, it was greeted with approval and the laughter of recognition: "Oh yes, I was a "Bob"", "I wish I had twenty of those guys in my district,". This was an extended check that showed that we had read it right.

If the paradigmatic narrative is there to be read, who wrote it? No one person, of course. It was a joint creation, and its shape was only fully understood in retrospect. It was partly created by central management in its contract and reward structure. The contract defined what kinds of business could be written, and what the agent would be paid for them. This intersected with larger economic trends: MidWest was expanding its business at a time of general growth. Furthermore, since agents' commissions were figured as a percentage of



premium, they found themselves relatively immune to the effects of inflation. Thus, the stages of an agent's trajectory were defined by the growth of his book of business: when he had to go after every sale, when he could be more selective about business opportunities and could "stop begging", when his business became relatively self-renewing. The reward structure was designed to encourage sales of life insurance. It offered "pins, points and plaques" for various levels of life insurance. Agents who made those levels would receive recognition at regional and national meetings, would receive free travel to appealing destination, would be profiled in the company newsletter. This display of symbolic rewards made clear to all agents what kinds of activities the company valued over and above what it rewarded contractually. And to some extent, the story of Bob was created by agents as they worked out how to develop their businesses in a changing market. When Bob started his business, there was no Story of Bob for him to use as a pattern. The agents whose careers he could look back on were mainly part-time agents, working out of their homes. The "career man" concept had been put in place only a few years before Bob began, and so Bob had few models for what his career as a full time professional could be.

### **What about the "Non-Bobs?"**

It was certainly not obligatory for an agent to take on the story of Bob as a personal story, and some did not. There were agents who defined success differently, perhaps looking to other business owners as models, rather than only to MidWest. In particular, the story of Bob did not work for women, who began entering the agency force in significant numbers late in the 1980s. The reasons it did not work were both gendered and generic. I will discuss the gendered reasons here, and the generic reasons in the discussion of changes in agent identity.

Much of the story of Bob was the story of Bob and his wife; women agents in general could not expect their husbands to serve as unpaid or minimally paid staff in their early years. Women were less likely to find trips to golf resorts a rewarding reward. In additions, changes in the economic climate affected both male and female new agents. Most agents now have working spouses, which means that arranging vacations around the schedule of sales trips is more difficult and perhaps less appealing.

The story of Bob does not work for women agents, and yet there is no official story of Roberta. But although an official woman's version does not exist, as we talked to women agents, we found three types of identity, based on how the women entered the company. One was the woman agent who "came to it by blood," that is, whose father had been an agent, who had worked in his office, and who moved to become an agent as soon as MidWest began actively recruiting women. The second was a woman who had worked as a staff member in an agent's office, and who was encouraged by the agent or manager to apply for a position as an agent. The third was a woman "from the outside", that is who had had a previous career, and who came to MidWest for the entrepreneurial opportunity. Each type of entry point leads to a different way of

conducting business, a different identity, and a different type of relation to MidWest. Yet these three trajectories are *not* paradigmatic narratives, because they are not used as such within the company. We sketched versions of these: the stories of Roberta, Bobbi, and Francine. When we presented them, women agents greeted them with surprised recognition: "I'm a Roberta!" "She's certainly Francine." Yet they had not known that the patterns existed, that the same entry point led to an identifiable trajectory and professional identity. Their narratives were personal; they were not available as models for other women to use. This is a clear example of the difference between a narrative that functions as an instantiation of the paradigmatic narrative, and one which is purely individual.

### WHEN THE STORY NO LONGER APPLIES

Thus far, I have described a paradigmatic narrative extending forty years into the past, which continues to the present. But for many reasons, the story of Bob is a story of the past, which can not work unchanged for the future. First, MidWest believes that the kind of agent it produced would not be able to succeed in the current and coming markets: as MidWest moved towards offering expanded financial services, agents would be required to engage in much more professional growth and continuous learning of new types of products, and new types of business practices to support them. Additionally, the implicit promise of "build your business and then harvest it" is unlikely to be possible, because of changes in the economy, in the market for insurance, and increased competitive pressures from other distribution channels such as 800 numbers and the Internet. Finally, as we have already discussed, it is too gendered a model to work for women agents. It may also not be effective for many minority agents, whom MidWest has actively recruited in recent years.

The most serious question is whether this paradigmatic narrative will be replaced by a new one, or whether such rapid and continuous changes will be necessary that a narrative identity will not be possible. That is, will 21<sup>st</sup> century Bob and Roberta need a post-modern rather than a modern model, one that is fragmented and shifting, rather than organized around a narrative trajectory. What could that look like? This is a serious issue for MidWest. Let the reader try to imagine a shifting, indeterminate, post-modern insurance company. Buying insurance is still primarily buying a promise from an insurer. Can the post-modern self be trusted to pay off on a promise?<sup>5</sup>

At present, we see a major change happening in the development of agent identity, driven by new forms of recruitment and training. As described above, the previous system for recruitment and training was personalistic, done mainly by a manager who identified promising candidates outside MidWest, recruited them into MidWest, and mentored them as new agents. For most of the three years of our study, new agents were recruited from current employees of MidWest, and trained through a specified curriculum of classroom and field experiences. The new system is considerably more bureaucratic, relying much more on standard curricula and criteria, and much less on personal relationships.

What we observe of this system is that the new agents it produces are developing an identity, but not yet a trajectory. There is, at least as yet, no new story. And yet, there is a growing identity based on comparison: they are **not** Bob.

Some of our observations suggest that one axis for this distinction is a contrast of “the old and the new” agent. This is an attempt to keep new agents from developing attitudes and practices of entitlement which MidWest management feels are no longer effective either for agents or the company as a whole, and which are not possible for new agents, given current the economic climate for MidWest. At the same time, there is a need for management not to lose the loyalty of the many agents of the older model, who still are likely to remain for many years. Thus, in a discussion of old and new agents, we heard a trainer admonish trainee agents that they should still respect the older agents because they “saved the company” several decades ago, by responding to a request to write an extraordinary amount of new business, when incorrect underwriting had led to a financial crisis. (This is a story which forms an important part of the company’s history. It was told by someone not born when these events had taken place.) Similarly, we see a stress on distinguishing between good and bad agents of whatever tenure with the company, although implicitly, some censured practices are only possible for agents who have been in business long enough to build a book of business which can be self-sustaining. So, we have heard discussion of agents with a “good attitude” or a “bad attitude”, those who do or do not “do the work”. We have also heard the term “slug”, referring to agents who sell no life insurance, and the pair “squeakers and sleepers” referring to complainers and to older agents who have “checked out”.

These are traits, not stories. It is possible that MidWest, like much of the American economy, is moving into a period when a paradigmatic narrative about a lifelong career within a single company is not possible, because conditions are expected to change too fast to predict a career trajectory. This is a conceptual problem for American business in general. It is part of the current general belief about occupational futures that the lifelong career with a single company is no longer possible, and that the average worker will have seven different careers in a lifetime. [See for example, (Pink 1997), (Wallulis 1998), (Cappelli 1999).] Current business rhetoric is just beginning to sketch a paradigmatic narrative for discontinuous and unpredictable career of the free agent.

MidWest too is just beginning to develop a rhetoric about identity in the face of change. Although Bob’s career is no longer possible, there is still a promise that the opportunity is still great. A version of this, developed by local recruiters is that a career as an employee or an agent at MidWest is promising because MidWest is so large, with so many functions and departments, that you can make your own trajectory, although you now have to take that responsibility yourself, rather than relying on management or mentors to do it for you.

## THE ACQUISITION OF A PERSON BY A STORY

The title of this paper is taken from Ray McDermott's "Acquisition of a Child by a Learning Disability," (McDermott 1993) and Gillian Sankoff's "The Acquisition of a Speaker by a Language" (Sankoff 1972). Both of these works show the ways in which aspects of personal identity are constructed by social process, rather than being unproblematically inherent in the person. In this paper, I have similarly tried to show some of the ways in which a person comes to take on a vocational identity through the adventures of narratives moving through the mouths of many tellers. It is this movement of narratives within a social world that allows and demands that a person produce a particular version of a personal story, and that a person comes to understand their own story as one case of the exemplary narrative of an institution.

Depending on one's discipline, and one's political views, this process may be labeled as ideology, hegemonic domination, or socialization. An extreme view of the work of narrative in institutions is to see it as a means for enforcing obedience to the corporate culture on subordinates (Witten 1993), (Mumby 1988). However, even if one were to take this view as a complete description of the use of narrative in institutions, it would still remain necessary to examine the process by which someone else's narrative is taken on as one's own. The process may be benign or oppressive; voluntary or coerced. But how does it happen? How does a the story of another become relevant to the self?

This paper has attempted to show this process in a field site in which the narrative inductees are adults, and volunteers. These factors allow for maximum clarity in showing how the appropriation of narratives by speakers, and speakers by narratives, is a key part of the process of the development of identity.

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<sup>1</sup> In contrast, (Leidner 1993) gives an account of a life insurance company specializing in door to door sales citing its extremely low retention rate of 5 to 7% over five years, and an industry average of 18%. (p 95)

<sup>2</sup> It is worth asking what it means to be an entrepreneur under these conditions. (Leidner 1993) has studied the work of members of direct sales organizations, such as Mary Kay Cosmetics, and Amway, who like MidWest agents describe themselves as entrepreneurs. (It is important to note, though, that MidWest agents, unlike members of DSOs, do bear the costs and risk of starting a business such as renting an office, hiring staff, etc.) As she argues, "Most [economists] following Schumpeter, see innovation as essential. Entrepreneurs do something *different* that has economic consequences: they invent a product, refine a production process, develop a new marketing scheme. Some others believe that risk bearing is critical to entrepreneurship. An entrepreneur puts money on the line.

"By even a generous interpretation of economists' definitions, distributors are not entrepreneurs. They perform highly routinized selling and recruiting behaviors. Innovation is neither necessary nor welcome. Financial risk is purposely kept low ... Distributors risk only the absence of a paycheck, and while that may be personally risky, it is not of the same order as putting one's savings at risk. What distributors do is not entrepreneurial to any economically significant degree.

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“Entrepreneurship, however, is more than a type of economic action. It is a powerful social ideal that came about with the emergence of capitalism. ... Direct selling organizations emphasize less what distributors do than *who they are* as being entrepreneurial. ... For example, they remind distributors that real entrepreneurs persevere even in the face of difficulty, and that booking more parties during a slump is a sign of the entrepreneurial spirit.

“More than anything, though, within the industry entrepreneurialism represents the strength of character to avoid the security of wage or salaried labor. [Direct Sales Organizations] take their single most significant liability - the absence of a paycheck - and interpret it as an advantage. Direct selling entrepreneurs are willing to risk their financial security on their own ability to sell the DSOs’ products.” (pp. 163 - 164)

<sup>3</sup> We have heard at least four people use this same description about themselves. It indicates the value and relish that this company has for its history, and a way that old-timers can pass it on to others.

<sup>4</sup> The notion of the paradigmatic narrative shares some territory with notions such as life stage and role. The key difference for this study is that the paradigmatic narrative is a linguistic unit, rather than a psychological or sociological one. This means that it is composed of actual narratives and the practices by which they are told. In contrast role and life stage are abstractions primarily expressed by expectations and beliefs; the means by which these are constructed in practice is theoretically secondary.

<sup>5</sup> In a discussion of police work, (Van Maanen 1998) has argued that consistency of character across many situations and relationships is the trait that police officers value most highly in their colleagues. More generally, he argues that any occupation requiring a high degree of trust will **not** easily support a post-modern, fragmented self.